

How to Go to College

**THE COLLEGE AND
CAREER PLANNING HANDBOOK
FOR GRADES 6 AND 7**



GEAR

UP



Challenge Yourself. Go To College.

- ▶ **Getting Started** 3
Get the facts about college and life after high school.
- ▶ **Discover Your Interests** 6
Discover your strengths, weaknesses, abilities, and interests, and find out how they can help you get ready for the future.
- ▶ **Explore Your Options** 8
Explore careers and college options and compare jobs that interest you.
- ▶ **Set Goals** 12
Learn to set SMART goals for your future.
- ▶ **Plan Your Future** 14
Plan for high school, college, and a career. Map the road you'll travel to reach your goals.
- ▶ **Make It Happen** 18
Put your plans into action. Use our handy college-prep timeline to stay on track for college and a career.
- ▶ **Finance Your Future** 20
Uncover the not-so-secret world of financial aid. Learn how it can help you pay for college.
- ▶ **Toolbox Additions** 22
Build your study skills toolbox. Find out how to tackle big assignments and prepare for tests.

Inside you'll find activities and case studies you can explore on your own, in a small classroom group, or with family and friends. A glossary of definitions is at the end of the book.



Getting Started

Let's face it. College doesn't just happen. It takes a lot of hard work and planning to get ready.

That's why the *College and Career Planning Handbook* was written. This book can help you get ready for high school and prepare for college.

Now, you could decide to ignore this book and think about high school and college later. But why would you want to do that? If you think about high school and college now, you can make sure you're on the right track and taking the classes you need. It's better to be safe than sorry, right?

Let's get started!

Learn for Life



Why should you think about college now? There are many good reasons.

First, jobs you get in high school are great for spending money and spare change. But most of the jobs you can get in high school aren't things you want to do for the rest of your life. And, it might be hard to support yourself or your family by earning minimum wage. In most cases, the more education you have, the more careers and jobs you can choose from, and the more money you can earn.

There are so many interesting things to learn and do. College gives you the chance to expand your horizons and try new things. Studies show that college graduates:

- ▶ Live longer
- ▶ Have better overall health
- ▶ Are less likely to be unemployed
- ▶ Are more likely to enjoy their work
- ▶ Can change careers more easily

Think about it. Even after you earn a degree, you shouldn't stop learning. Workers need to continue learning, growing, and building their skills to keep up with changes in technology and in the workplace. This attitude, called lifelong learning, applies to almost all jobs and careers.

Average yearly income of all workers ages 18 and up

Didn't finish high school	GED or high school diploma	Some college no degree	Associate's degree	Bachelor's degree or higher
\$14,349	\$23,233	\$27,260	\$31,684	\$53,043

SOURCE: U.S. Census Bureau, 1999.

Case Study

Eight years after leaving Louisiana State University to pursue an NBA career, Los Angeles Laker Shaquille O'Neal earned a college degree. Through eight NBA seasons, Shaq completed reading assignments, term papers, and tests using distance education. At his graduation, he said, "This is a day I always waited for since 1989. It took a while... but it was worth it."

In a small group, talk about Shaquille O'Neal or other lifelong learners you know.

- ▶ Why do lifelong learners continue to seek education?
- ▶ What are the advantages of being a lifelong learner?
- ▶ What are the advantages of a higher education?
- ▶ What challenges do lifelong learners face?
- ▶ How can you learn from the experiences of Shaquille O'Neal and other lifelong learners?

Get the Facts



“I want to go to college, but college is too hard and too expensive.” “My grades aren’t good enough.” “Lots of rich people never went to college.”

If you think this way, it’s time to get the facts.

► **College course work is challenging. But if you start preparing now, you can be ready for it.**

You already know that little by little, kindergarten through college, your classes get tougher. But you might not notice that you’re getting tougher, too. Each year you learn more, know more, and rise to meet the challenge of a new grade. Preparing for college works the same way. Just do your best work, earn decent grades, get involved in activities, and think ahead.

► **College isn’t free. But financial aid can help your family cover the costs.**

It does cost money to go to college, and you and your family should save as much as you can. But your family doesn’t have to do it all alone; financial aid can help. Many students get financial aid to help pay for college.

► **Few people become rich without extra education after high school. That is why you hear so much about them. They are different, and they stand out.**

Right now, your job is to do well in school. Don’t slack off or go easy with your studies. Chances are you will need a solid education to have the kind of life you want. Plus, there is more than one type of college. Whatever you want to do or study, there is a college program to help you get there.

Step 1: Discover Yourself

Now that you're sure college is for you, it's good to start thinking about the life you want in the future and how college can help you get it.

You can start by talking to a parent, school counselor, friend, or other family member about the things you might like to do, both now and in the future. No one expects you to know exactly what you want to do when you grow up; but knowing what you like can make it easier to find the career path that suits you best.

Interests, abilities, values, and goals help you figure out what you might like to do in the future. They also make it easier to focus your energy on things that can help you reach your career and academic goals. When you know what you like, you can find a job, career, and education path to match!

Remember, discovering your interests is the first step to finding the right career path for you and making the most of your education.

▮ Interests

What you enjoy doing, like playing sports, reading books, working with your hands, or hanging out with friends

▮ Abilities

The things you do well, such as writing, speaking, listening, singing, building things, or solving math problems

▮ Values

The things that are important to you, like achievement, family, helping others, or independence

▮ Goals

What you hope to do or accomplish

Interest inventories are short questionnaires that help you discover your interests and abilities. There are many free interest inventories on the Internet. Here are four of the best:

- ▮ <http://www.myroad.com>
- ▮ <http://www.ncsu.edu/careerkey/you>
- ▮ <http://www.review.com/career>
- ▮ <http://www.psychometrics.com/scales/values.htm>

Activity Ideas

- ▶ Talk to a school or guidance counselor, teacher, family member, or friend about your ideas for the future. They can help you think about possible careers, jobs, and learning opportunities.
- ▶ Ask your GEAR UP staff or school guidance counselor for an interest inventory. These short questionnaires give you an idea of which careers you might like. They also help you learn more about your strengths and weaknesses.



“For Success,
Attitude
is equally as
important as Ability.”
Harry F. Banks

Step 2: Explore Your Options

In the first step, you thought about things you like to do. The next step, exploring your options, helps you learn about the college, career, and job options that might match your interests. You'll learn about different types of colleges and career clusters. You'll also learn where to look for more information.

Take some time to research and explore your options for the future. After all, the more you know about jobs and careers, the better your chances of choosing the right job and career for you.

Types of Colleges

In this handbook, you will see the word college, but we really mean any kind of higher education. Higher education includes all training programs for high school graduates or people with GED certificates. The type of college you choose will depend on your individual abilities, interests, goals, and the career you want.

There are four main types of colleges to choose from. Some offer short-term training to get you working more quickly. Others require more years of study.

Four-year colleges and universities

can be public schools like Washington State University, or private schools like Heritage College. They offer bachelor's, master's, and doctoral degrees in broad subject areas, like business administration, history, engineering, and nursing.

Vocational colleges

are sometimes called trade schools or voc-tech programs. They offer programs for specific jobs like auto mechanic, plumber, electrician, or carpenter. Although the length of each program is different, many programs can take three years or more to complete.





Two-year colleges




are also called community and technical colleges. Examples include Grays Harbor College and Bates Technical College. They offer associate's degrees in specific fields, like computer programming, graphic design, early childhood education, and culinary arts, or in more general subjects, like history, English, or mathematics.

For-profit schools

usually offer very specific training in fields like medical assistance, cosmetology, computer-aided drafting, or air travel. Examples include Bryman Technical College, ITT, or Clare's Beauty College. Although the length of each program is different, programs generally take less than one year to complete.

What kind of education will you need?

Job	How Long?
<ul style="list-style-type: none"> Medical or Dental Assistant Physical Therapist Truck Driver Legal Assistant Bookkeeper Day Care Worker School Secretary 	CERTIFICATE <ul style="list-style-type: none"> High school diploma or GED 1 to 2 years 
<ul style="list-style-type: none"> Stone Mason Electrician Data Processor Day Care Worker Instructional Aide Photo Processing Technician Printing Press Operators 	APPRENTICESHIP <ul style="list-style-type: none"> High school diploma or GED 2 to 3 years 
<ul style="list-style-type: none"> Paramedic Home Health Aide Drafter Engineering Technician Administrative Assistant Court Reporter Preschool Teacher Sound Technician 	ASSOCIATE'S DEGREE <ul style="list-style-type: none"> High school diploma or GED 2 to 4 years 
<ul style="list-style-type: none"> Registered Nurse (RN) Engineer Stock Broker Computer Programmer Teacher Social Worker Photographer 	BACHELOR'S DEGREE <ul style="list-style-type: none"> High school diploma or GED 4 to 6 years 

Job	How Long?
<ul style="list-style-type: none"> Physician Assistant (PA) Hospital Administrator Marriage/Family Counselor Marketing Analyst Principal School Clinical Social Worker Senior Administrator 	MASTER'S DEGREE <ul style="list-style-type: none"> High school diploma or GED 6 to 8 years 
<ul style="list-style-type: none"> Doctor Veterinarian Lawyer Dentist Psychiatrist Pharmacist Optometrist Priest or Minister 	PROFESSIONAL DEGREE <ul style="list-style-type: none"> High school diploma or GED 7 to 9 years 
<ul style="list-style-type: none"> Anthropologist Research Scientist Economist School District Superintendent College Professor Psychologist Physicist Astronomer 	DOCTORAL DEGREE <ul style="list-style-type: none"> High school diploma or GED 8 to 10 years 

Career Clusters

Career clusters sort jobs or professions into groups. Each cluster has jobs that use similar interests, skills, and abilities. You could choose a job in any cluster you think is right for you.

Within each cluster, there are a lot of jobs to choose from. Someone with a high school diploma and someone with a college degree can work in the same career cluster doing very different jobs. Also, jobs can fit into more than one cluster. Web designers, for example, mix business, technology, and graphic design. Think about jobs that combine all of your interests.

For example, if you like helping people, you might like a job in education, social, and health services, or in hospitality. If you enjoy spending time outdoors or growing things, you might like a job in natural resources or science.

To give you some ideas about career clusters, take an interest inventory. These short questionnaires or quizzes ask you questions about what you like to do. There are no right or wrong answers. And the results suggest career clusters you might like.

Keep in mind that interest inventories help you focus on only a few career clusters and the results are only suggestions. The things you like to do and study will change over time. So, explore all career clusters and jobs that interest you, not just those suggested by an interest inventory.

Career Cluster	Agriculture and Natural Resources	Art, Media, Design, and Communications	Manufacturing, Construction, and Transportation	Business, Management, and Finance	Education, Social, and Health Services	Service and Hospitality	Engineering, Science, and Technology	Machine Repair and Operations
Career Focus	Working with and managing resources in the natural world.	Using ideas and information to communicate with people.	Working with objects to create, move, change, or build things.	Working with data, numbers, and people in the business world.	Working to help people and solve problems.	Working to meet the comfort and recreational needs of people.	Using ideas to develop, change, or understand things.	Using data and information to operate or repair things.
Jobs	Farmer/Rancher Veterinarian Timber Harvester Forest Ranger Geologist Surveyor	Actor Graphic Designer Spokesperson Librarian Director Journalist	General Contractor Millwright Plumber Truck Driver Electrician Line Worker	Accountant Stock Broker Business Owner Manager Marketing Specialist Secretary	Teacher Social Worker Police Officer Firefighter Doctor Physical Therapist	Hotel Clerk Cosmetologist Travel Agent Hostess Flight Attendant Cashier	Engineer Programmer Scientist Architect Computer Systems Analyst	HVAC Technician Air Traffic Controller Cable Technician Data Entry Clerk Auto Mechanic TV/VCR Repairman

To get more information about jobs and careers, visit the U.S. Department of Labor, Bureau of Labor Statistics Online www.bls.gov.

On the Web site, you can review the *Career Guide to Industries* and the *Occupational Outlook Handbook*. Both have lots of information about jobs, careers, and education requirements.

If you don't have Internet access, try visiting your local library, school library, or guidance counselor. Public libraries often have computers with Internet access for you to use. Libraries might also have paper copies of the *Career Guide to Industries* and the *Occupational Outlook Handbook* for you to review. Your school librarian or guidance counselor might let you use a school computer with Internet access. And guidance offices can usually give you information about careers in your community.

Case Study

Shawn, an 11th grader, loves reading books. If he's not mowing lawns or watching his younger brother, he's writing a poem in his journal or visiting his grandmother. Lately, Shawn is worried that he will disappoint his family if he leaves home for college and gets a job far away. Even though he dreams of going to a big city in another state, he's looking into colleges near his home. In a small group, discuss Shawn's interests, abilities, values, and goals.

- ▶ What is important to him?
- ▶ What are some of his special challenges?
- ▶ What career clusters or jobs match his interests?
- ▶ What would you do if you were in Shawn's shoes?
- ▶ What can you learn from Shawn's experiences?



Step 3: Set Goals

Okay, by the time you are in sixth or seventh grade, you should be talking to a parent, friend, family member, or school counselor about your options for the future. Maybe you've even thought about a specific career or educational path. If not, you probably should.

The older you get, the more important it is to think about the life, career, and education you want so you can set goals and start moving toward them.

Goals are kind of like the North Star; they give you a sense of direction and help guide you toward something you want. You might still get off track, but at least you know where you're headed.

Setting SMART Goals

Did you know that some goals are smarter than others? SMART goals challenge you to get assignments and tasks done before a deadline. They also help you track your progress and record your achievements. Not-so-smart goals are like hazy dreams—unclear, and sometimes unrealistic. SMART goals are:

S

Specific and clear

For example, instead of saying, "My goal is to be a doctor," try, "I will earn a four-year pre-medicine degree by my 23rd birthday." Be specific about what you want to do and when you plan to finish.

M

Measurable

With a SMART goal, you can set up milestones along the way to measure your progress. If your goal is simply to go to college, how will you know you're on track? If you want a four-year bachelor's degree by age 24, your milestones could be taking algebra by 9th grade and earning a high school grade point average (GPA) of 3.33 or better.

A

Achievable and ambitious

Make sure your goals are sensible, too. If your goal is set too high, you might lose interest and give up. If your goal isn't tough enough, you could miss out on a feeling of success when you reach the finish line. Decide what stands between you and your goal and what information or help you will need. Allow plenty of time to get information and rise above any barriers.

The best
Way to find out
what you **Want** is to
Discover
what you **Don't**
want.

R

Relevant to you

SMART goals are important to you. It is easy to let other people set goals for you based on what they want. But goals set by others can be difficult to reach because your heart isn't in it. You'll be happiest in a career that interests you.

T

Full of trial and error

Your interests change as you grow older. Goals that fit you now may not suit you later. Don't be afraid to get a little off track or make mistakes. You may want to adjust your goals as your life and interests change.



Step 4: Plan Your Future

If your goals are guiding stars, then your action plan is a road map, showing exactly what steps to take to move closer to your destination. Goals and plans work together to help you stay on track and reach your dreams.

You could try to plan completely on your own, but it's not recommended. Family, teachers, and friends can often point out things you should include in your plans or challenges you can expect along the way. Use your family, school, and GEAR UP resources to help you make good plans.

Planning for High School

You probably know that colleges will look at your high school classes, grades, and test scores. But you might not realize that your middle- and junior high school classes are important, too. To keep all of your options open, you should take challenging classes now.

Plan to take math, science, English or language arts, and social studies every year. These core courses will give you the basics you'll need to succeed in challenging high school classes. When there is room in your schedule for more, sign up for art, music, or world language classes. If possible, take honors classes and pre-algebra or algebra 1, too.

Studies show that students who take algebra 1 before high school are more likely to go to college. But, some middle- and junior high schools don't offer algebra, so check with your teachers or school counselor for details.

School Course Plan

One way to plan for high school and college is to create a school course plan. There's a sample plan here for you to review. See how this student filled in classes for each semester (your school might have trimesters or quarters). Course planners help you to keep track of the classes you take in middle school, junior high, and high school. To help you plan for college, fill out the blank course planner on page 15.

GRADE LEVEL			
6 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>			
Term 1		Term 2	Term 3
Classes Taken	Math 6th Grade math	Math 6th Grade math	Math
	English Language arts	English Language arts	English
	Science General Science	Science General Science	Science
	Social Studies Geography	Social Studies Geography	Social Studies
	Academic Elective Exploring Foreign Languages	Academic Elective Exploring Foreign Languages	Academic Elective
	P.E. or Industrial & Fine Arts Gym	P.E. or Industrial & Fine Arts Gym	P.E. or Industrial & Fine Arts
	Elective Choir	Elective Choir	Elective

I ONLY HAVE TWO TERMS!

Student Name _____

Date _____

Parent/Sponsor Name _____

GEAR UP Staff Name _____

GEAR UP Site _____

Student Counselor Name _____

Are you planning to take courses that will challenge you (not just the easy stuff)? _____

What is your goal for 7th grade or 8th grade G.P.A.? _____

What will you do to reach your goal? _____

Classes Taken	GRADE LEVEL			6 <input type="checkbox"/>	7 <input type="checkbox"/>
	Term 1	Term 2	Term 3		
	Math	Math	Math		
	English	English	English		
	Science	Science	Science		
	Social Studies	Social Studies	Social Studies		
	Academic Elective	Academic Elective	Academic Elective		
	P.E. or Industrial & Fine Arts	P.E. or Industrial & Fine Arts	P.E. or Industrial & Fine Arts		
	Elective	Elective	Elective		

Classes Taken	GRADE LEVEL			6 <input type="checkbox"/>	7 <input type="checkbox"/>
	Term 1	Term 2	Term 3		
	Math	Math	Math		
	English	English	English		
	Science	Science	Science		
	Social Studies	Social Studies	Social Studies		
	Academic Elective	Academic Elective	Academic Elective		
	P.E. or Industrial & Fine Arts	P.E. or Industrial & Fine Arts	P.E. or Industrial & Fine Arts		
	Elective	Elective	Elective		

Getting Ready for College

To go to college, you have to apply. That's the only rule about higher education programs. Everything else can vary.

For example, community and technical colleges have "open admissions policies." Anyone with a high school diploma can apply, enroll, and take classes. But most four-year colleges have "competitive admissions policies." Not all students who apply are accepted.

Some colleges require tests; some don't. Some colleges require letters of recommendation; some don't. And, since you might not know which college or higher education program you want, or your ideas might change later on, it's a good idea to keep all your options open and be prepared for everything.

Be Prepared for Everything

As you grow older, your ideal job may change. That's why GEAR UP recommends a challenging series of high school courses for every student. Whether you want to go on to college after high school or to the world of work, the skills you learn in English, math, social studies, and science will help.

This chart shows Washington's minimum high school graduation requirements as of September 2001 and recommended college prep courses for high school students.

Your high school or college of choice might have additional requirements. Talk to your principal or school counselor for more information.

	Minimum State Requirements for High School Graduation	Minimum State Requirements for Four-Year Public Colleges and Universities	Recommended Courses for Highly Selective Colleges and Universities
English	3 years	4 years	4 years
Math (algebra or higher)	2 years	3 years	3-4 years
Science (one must be a lab)	2 years	2 years	3-4 years
Social studies (including Washington state history)	2.5 years	3 years	3-4 years
Work-related education	1 year	None	None
World Language (same language)	None	2 years	3-4 years
Fine, visual, performing arts or academic elective, or choose an extra class from those listed above	1 year	1 year	2-3 years
Health and physical education	2 years	None	None
Electives	5.5 years	None	Varies
Senior project	Class of '04+	None	None
Certificate of Mastery (pass 10th grade WASL)	Class of '08+	None	None
Minimum Grade Point Average	None	2.00	Varies

Final Thoughts on Planning

Keep your options open.

Your interests and plans may change as you get older, so it's a good idea to take challenging classes every year. Then, you'll be better prepared for higher education or work, whichever you choose.

Be flexible.

As your interests and needs change, you might take different classes or decide to take a class during a different school year. But stick with a plan. These help you stay organized and on track for college and beyond.

Get it in writing and share it with others.

Post your goals and plans where you can see them and talk about them with parents, friends, teachers, or counselors. They can help you stay focused on your goals and encourage you if you struggle.

Get involved in activities, study hard, and do your best.

Colleges and employers want to see plenty of effort, tough classes, solid test scores, and a history of participation and leadership. Good grades or test scores are important to colleges. But that's not the only important factor. Most colleges look at how well you've done and how hard you've worked. Many colleges would rather see a so-so grade in a tougher course than an "easy A."

Use resources.

You might need information, family support, tutoring, or a quiet place to study to accomplish your goals. Whatever tools or resources you need to get the job done, find out where you can go to get what you need. Remember, parents, teachers, and GEAR UP staff are available to help.

Track your progress.

Once a week, or maybe once a month, think about your progress. Is it taking you longer than you thought to reach some goals? You might need to adjust your deadlines or add more in-between steps. Celebrate each success and think about what's next.

“What we have to
Learn to do,
we learn by
doing”
Aristotle

Step 5: Make it Happen

Now, it's time to put the puzzle pieces together: your interests, your career exploration, your goals, and your plans. It's time to make it happen. In this section, you'll find a checklist to get you started.

Remember, college planning is a family affair and a group effort. It starts with you, but if you need help at any time along the way, ask your family, GEAR UP staff, teachers, counselors, and friends for help.



6th grade

- ☐ Set goals for middle school or junior high
- ☐ Take the most challenging English, math, science, and social studies classes you can handle
- ☐ Add classes in art, computers, wood shop, or world language if you can
- ☐ Focus on learning as much as you can and mastering key concepts
- ☐ Ask questions and participate in class
- ☐ Improve or continue good study habits
- ☐ Get involved in school and community activities, like spelling bees, science fairs, and clubs
- ☐ Think about activities and subjects that interest you
- ☐ Take an interest inventory
- ☐ Explore jobs and careers
- ☐ Talk to family members, teachers, counselors, and friends about your dreams and plans

7th grade

- ☐ Set goals for middle school or junior high, or revise old goals
- ☐ Take the most challenging English, math, science, and social studies classes you can handle
- ☐ If possible, take pre-algebra
- ☐ Add classes in art, computers, wood shop, or world language if you can
- ☐ Focus on learning as much as you can and mastering key concepts
- ☐ Ask questions and participate in class
- ☐ Improve or continue good study habits
- ☐ Get involved in school and community activities
- ☐ Identify activities and subjects that interest you
- ☐ If you haven't already, take an interest inventory
- ☐ Explore jobs and careers
- ☐ Keep talking to others about your dreams and plans

Choosing a high school

If you live in a district where you can choose your high school, start thinking about which school you want to attend. Do you want a school that focuses on math and science, arts and humanities, or one that offers programs for advanced or gifted students? Explore your options and find out what each school has to offer. You may need to apply to get in.

Also, take advantage of any high school orientations offered during the school year. Ask your parents, school counselor, or GEAR UP staff about these events. Visit the high schools in advance and see the schools in action. Also, talk to students and staff. This will make it easier to decide if the school is right for you.

8th grade

- ☐ Take the most challenging English, math, science, and social studies classes you can handle
- ☐ Take pre-algebra or, if possible, algebra
- ☐ Take classes in art, computers, wood shop, or world language, if you can
- ☐ Focus on learning as much as you can and mastering key concepts. (Colleges will see your grades for high school classes.)
- ☐ Ask questions and participate in class
- ☐ Improve or continue good study habits
- ☐ Get involved in school and community activities
- ☐ Take an interest inventory (your interests may change over time, and your results may be different than before)
- ☐ Start thinking about goals for high school
- ☐ If you are able to choose your high school, start visiting local schools to compare your options
- ☐ Explore jobs and careers
- ☐ Keep talking to others about your dreams and plans

Finance Your Future

If you want to go to college and get a higher education, you can do it. Money does not have to be an obstacle.

First, college may not be as expensive as you think. Second, financial aid is available to help students and their families pay for college.

There are federal tax credits, service programs, savings plans, grants, loans, scholarships, and work study opportunities to help you pay for college. You'll learn about some of these options in this section.

College Costs

College costs include tuition, mandatory fees, room, board (food), books, transportation, and other supplies.

You cannot control the cost of tuition and fees. But money-wise students can save by living at home, earning college credits in high school, or taking more classes to graduate from college early.

Estimated College Costs in Washington 2001-2002

	Two-year community and technical colleges	Four-year public regional colleges and universities*	Four-year public research colleges and universities◇	Four-year private colleges and universities⊞
Tuition and Fees	\$1,700/year	\$3,000/year	\$3,900/year	\$18,000/year
Living costs (transportation, housing, food, books, and supplies)	\$9,200/year	\$9,200/year	\$9,200/year	\$9,200/year
TOTAL	\$10,900/year	\$12,200/year	\$13,100/year	\$27,200/year

* Eastern, Western, and Central Washington University, and The Evergreen State College

◇ University of Washington and Washington State University

⊞ SOURCE: Washington Financial Aid Association

Saving for College

There are many ways for you and your family to save money for college, including:

- ▶ Savings accounts
- ▶ Savings bonds
- ▶ Stocks and mutual fund accounts
- ▶ Education Individual Retirement Accounts (Education IRAs)

You and your family could also participate in Washington's pre-paid college tuition program, Guaranteed Education Tuition or GET. GET allows Washington students and families to buy tomorrow's tuition today. To learn more, call toll-free, (877) GET-TUIT or visit the GET Web site, www.get.wa.gov.

For specific information about college savings options, encourage your family to visit a banker at your local credit union or bank, or talk to a qualified investment advisor.

Remember, saving for college is important. But when you and your family have done all you can, financial aid can help.

Financial Aid

Financial aid helps students and their families pay for college. It is divided into two categories: need-based and merit-based aid. When you get ready to go to college, you will need to apply for need-based financial aid using the Free Application for Federal Student Aid (FAFSA). Merit-based aid (or scholarships) require separate applications.

There are four different types of financial aid: loans, grants, work study programs, and scholarships. Colleges may use a combination of all four to meet your financial needs.

Need-Based Aid

Loans	Money for college that you must pay back after you leave college.
Grants	Money for college from the federal government, state government, or the college you plan to attend that you do not need to repay.
Work Study	Money for college that you earn in a part-time job while you are in college. Colleges usually help you find these jobs.

Merit-Based Aid

Scholarships	Money for college that is often given for high academic achievement, community service, athletic ability, or unique personal qualities.
---------------------	---

For more information about financial aid and scholarships, visit:

- ▶ The Smart Guide to Financial Aid www.finaid.org
- ▶ The Free Application for Federal Student Aid Online www.fafsa.ed.gov
- ▶ FastWeb Scholarship Search www.fastweb.com
- ▶ Free Scholarship Search Service www.scholarships.com

Toolbox Additions

Standardized Tests...

After six or seven years of school, you probably know a lot about standardized tests. These include the Washington Assessment of Student Learning (WASL), the Iowa Test of Basic Skills (ITBS), and Explore®. Your school might offer others. These tests are important—not just now, but for your future as well.

Standardized tests help you practice your test-taking skills, learn where you need help, and prepare for college admissions tests later on.

The seventh and eighth grade WASL tests help you prepare you for the 10th grade WASL. And, starting with the class of 2008, you will need to pass the 10th grade WASL test to graduate from high school. The Explore® test is given in 8th grade and helps prepare you for the ACT® college admissions test in 11th grade. Scores on the ACT® help you get into college. Each test builds on the next. When you take these tests,

► Do your best.

Later, check your results for areas where you can improve. Then, you can work with your parent, teacher, or GEAR UP staff to improve.

► Relax.

You cannot fail these tests. You're not competing against anyone but yourself. And, when you take your college admissions tests, you can take them as many times as you need to get the score you want.

► Get plenty of sleep before a test and eat a good breakfast.

This way, your mind is fresh and ready for the testing challenge.

“Pennies
do not come from
Heaven.”
They have to be
earned here on Earth.

Margaret Thatcher

Study Tips

1

With homework assignments, tests, and quizzes, decide what to study, how long to study, or how much to study before you get started. Set goals and try to stick to your deadlines.

2

Break big projects into smaller sections. Start working on the interesting parts and reward yourself as you complete tasks. Just don't neglect the less interesting parts! The trick is to do some each day.

3

Have special places to study. Think about lighting, temperature, distractions, and the location of a desk, pen, paper, etc.

4

Study 30-50 minutes then take a 10-minute break. Stretch, relax, run around the block, or have a snack. Then return to your books with a fresh mind and high spirits. It takes a little longer if you take breaks, but you'll study better if you do!

5

Allow plenty of time for reading, outlining, and writing papers. Use smaller bits of time for memorization, review, and self-testing.

6

If you get tired or bored, move to a different location, subject, or task. Then return to your first task later.

7

Use memory activities to review just before you fall asleep. Create a poem, song, or silly word to help you remember facts.

8

Study with a friend. Quiz each other, compare notes, and make up questions to test each other.

9

Read all assignment and test instructions carefully. This could save you a lot of time and help you avoid mistakes.

10

Speak up! If you need help with an assignment, ask for it. If you don't understand what the teacher said, ask questions. You're probably not the only person with a question, and when you understand the lesson, it's easier to do the homework. And that definitely saves you time.

College and Career Vocabulary

Academic Elective - Classes you can choose to add to your course schedule that have an academic focus. Often these are core courses students take beyond what's required for high school graduation.

ACT® and SAT® - These tests are designed to measure your knowledge in math, science, English and social studies. Colleges may require SAT® or ACT® test results with your college applications. Take SAT® or ACT® in grades 11 or 12.

Admission/Application/Acceptance - You must apply to get into college. The process colleges use to decide who gets in is called admission. Colleges review each application and decide which students to accept. Students receive a letter of acceptance or rejection to tell them whether they have been admitted to the colleges they applied to.

Apprenticeship - An apprenticeship program combines on-the-job training in a skilled craft or trade with classroom study. The student, also called an apprentice, is trained and prepared for advanced training or employment in a higher-than-entry-level position.

Associate's Degree - To earn an associate's degree, you must complete a program that is at least two, but less than four, years of college, usually at a community or technical college. These programs are often designed to transfer to a four-year college.

Bachelor's Degree - This is the undergraduate degree offered by four-year colleges and universities.

Career Cluster - Groups of jobs that require similar skills and interests.

College - A college is an institution of higher education that awards degrees and certificates.

Community and Technical College - A community and technical college is a two-year institution of higher education. Courses and credits can generally transfer to a four-year college. These also offer work-related and technical programs to prepare students for the world of work.

Core Course - Core courses include math, science, English, and social studies or history.

Cost of Education - This is the total cost for one year of college. It includes tuition, fees, books, food, housing, and transportation.

Degrees - Degrees are what you earn when you complete a program of study. The most commonly earned degrees are: associate's, bachelor's, and graduate.

Doctoral Degree - This is the highest degree offered by colleges and universities. This can take five or more years after a bachelor's degree to complete.

Electives - Classes you can choose to add to your school schedule; they are not required.

Expected Family Contribution (EFC) - The amount you and your family are expected to contribute toward the costs of your higher education. This amount is determined using the Free Application for Federal Student Aid (FAFSA).

Extra-Curricular Activities - These are non-classroom or after-school activities. They can include sports, clubs, student government, community service, religious groups, and social organizations or events.

Fees - Fees are college costs not included in tuition. Fees may be charged to cover the cost of materials and equipment needed in certain courses, and they may be charged for student events, programs, and publications, like a yearbook.

Financial Aid - Financial aid includes grants, scholarships, loans, and part-time employment from federal, state, institutional and private sources. These types of aid are combined to create an "award package." The types and amounts of aid you receive are determined by financial need, available funds, student classification, academic performance, and sometimes the timeliness of your application.

Four-year colleges and universities - These offer certificates, bachelor's (sometimes called four-year degrees), master's, professional, and doctoral degrees in broad subject areas like business administration, history, or biology.

Free Application For Federal Student Aid (FAFSA) - This free application must be filed every year to receive most forms of financial aid, including loans, grants, and work study.

Grade Point Averages (GPA)/Letter Grades - Most colleges consider letter grades and GPAs in admissions.

Guaranteed Education Tuition (GET) - GET allows Washington students and families to buy tomorrow's tuition today. Parents, grandparents, aunts, uncles, and friends can purchase tuition for a student, and the money can be used at colleges and universities nationwide. To learn more, call toll-free, (877) GET-TUIT or visit the GET Web site, www.get.wa.gov.

Guidance Counselor/Academic Advisor - This person will help you choose high school courses, review the requirements for your chosen career, and help you with any problems you may have.

Higher Education - Any program of study or degree program for high school graduates or people with General Education Development (GED) certificates.

Interest Inventories - These are short quizzes that help you learn which jobs or career clusters might be right for you.

Lifelong Learning - This is the idea that a person can learn throughout his/her whole life.

Master's Degrees - A graduate degree that is usually added to a bachelor's degree. It usually takes two years to complete.

Merit-based Financial Aid - Financial aid that is given out based on high academic, athletic, artistic, or community service achievement.

Need-based Financial Aid - Financial aid that is given out to students who have a demonstrated financial need.

Open Admissions Policy - Open admissions institutions are usually public two-year community and technical colleges. The term “open admission” refers to an admission policy that says almost anyone with a high school diploma or General Education Development certificate (GED) can be admitted to that college.

Private vocational colleges - These are sometimes called trade schools or voc-tech programs. They offer apprentice and journeyman programs for skilled tradesmen like plumbers, machinists, electricians, or carpenters. The length of each program varies, but many can take three or more years to complete.

Proprietary or for-profit schools - These can offer bachelor’s and master’s degrees, but most offer associate’s degrees or certificates in office management, medical assistance, cosmetology, dental hygiene, computer systems engineering, and more.

Public/Private Colleges - Public colleges are run by the state or other government agency and are managed by public boards. Private colleges are not run by the government. They are independent.

State Need Grant (SNG) - SNG is available to eligible students who demonstrate financial need. Students must be Washington residents, admitted and enrolled at least half-time at a participating institution, and cannot be pursuing a degree in theology.

State Work Study (SWS) - The State Work Study program allows students to earn money and work experience while in college. Jobs are usually part-time, allowing students to attend classes and to study. Jobs are related to students’ career interests.

Transcript - A transcript is a permanent record of all the classes you take and grades you earn while in high school or college. It may also show any honors or awards you receive.

Tuition - Tuition is the amount colleges charge for each hour of class time. Tuition does not include the cost of books, fees, room, or board (food). Tuition charges also vary from college to college. Students who attend the same college may pay different tuition.

Tutor - A person who helps a student with homework or study skills.

University - A university offers undergraduate, graduate, and professional degrees.

Washington Award for Vocational Excellence (WAVE) - WAVE recognizes three students from each of the 49 state legislative districts for outstanding achievement in voc-tech or Tech Prep programs. This grant is equal to about two years of tuition at a Washington college.

Washington Promise Scholarship - Students who graduate in the top 15 percent of their graduating classes, choose to attend an eligible institution in Washington, and have a financial need may be eligible for a Washington Promise Scholarship. Check with your high school guidance counselor or principal for details.

Washington Scholars - Students who graduate in the top 1 percent of their classes can be considered for the Legislature’s Washington Scholars program. Three students in each legislative district are chosen for this award. Students then receive a four-year college scholarship. These can be used for undergraduate study at selected Washington colleges and universities.

Gaining Early Awareness and Readiness for Undergraduate Programs

GEAR UP is a national effort to encourage more young people to have high expectations, study hard, and go to college.

Washington State GEAR UP is a partnership of the Office of the Governor, the Higher Education Coordinating Board, and the University of Washington.

GEAR UP is funded by the U.S. Department of Education, in collaboration with state government, local communities, schools, colleges and universities, and the private sector.



Washington State
Higher Education Coordinating Board
917 Lakeridge Way SW
PO Box 43430
Olympia, WA 98504-3430

Phone: (360) 753-7800
Fax: (360) 753-7808
Email: gearup@hecb.wa.gov